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ABSTRACT

This pamphlet provides a summary of the educational benefits available to U.S. Selective Reserve personnel under the Montgomery GI Bill-Selected Reserve Educational Assistance Program, Chapter 106 of Title 10 U.S. Code, Public Law 101-237. The pamphlet, in question and answer form, includes information describing how qualified persons can receive payments under the program and suggestions on where to go to for help and obtain more detailed information. Twenty-six specific questions cover such concerns as eligibility, how long educational assistance is available, how much assistance one can receive, types of training allowed and the restrictions that exist, counseling availability, criteria for continuing financial support, and what responsibilities the recipient has in regards to enrollment changes and payment discrepancies. (GLR)

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ED 366 256

Department of Veterans Affairs

Summary of Educational Benefits

Under the Montgomery GI Bill-Selected Reserve Educational Assistance Program Chapter 106 of Title 10 U.S. Code

HE 027 098

U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
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Washington DC 20420

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CONTENTS

SUBJECT	PAGE
Introduction	1
Are You Eligible?	1
How Many Months of Benefits Can You Get?	2
How Is Entitlement Charged?	2
How Much Educational Assistance Will You Get?	2
How Long Are You Eligible?	3
What Training May You Take?	4
Are You Eligible for Remedial, Deficiency, and Refresher Training?	5
Are You Eligible for Tutorial Assistance?	5
Are You Eligible for Work–Study?	5
Are There Restrictions on Training?	5
Can You Be Eligible for More than One Benefit?	6
Is Counseling Available?	7
Are You Eligible for Vocational Rehabilitation?	7
Can You Change Programs?	8
Must You Maintain Satisfactory Attendance, Conduct, and Progress?	8
What Must You Do to Qualify?	9
What Should You Do If You Disagree with a Decision?	9
How Do You Receive Monthly Payments?	9
What Should You Do if You Don't Receive a Check or Verification Form?	10
May You Go Part–Time?	11
Can You Get an Advance Payment?	11
What Are Your Responsibilities?	11
What Happens If You Change Your Enrollment?	12
How Can You Prevent Overpayments and Penalties?	13
What Happens If You Have an Overpayment or Penalty?	14
Where to Go for Help?	14

This pamphlet is designed to provide information to members of the Selected Reserve concerning Title 10 benefit programs in according with section 421 of Public Law 101–237.

INTRODUCTION

The Montgomery GI Bill – Selected Reserve (Chapter 106, Title 10, U.S. Code) is an educational benefits program. The program is for members of the Selected Reserve. The Selected Reserve include the Army, Navy, Air Force, Marine Corps, and Coast Guard Reserves, the Army National Guard, and the Air Guard. The reserve components decide who is eligible for the program. The Department of Veterans Affairs (VA) makes the payment for the program.

This pamphlet provides a general description of the education benefits. It includes information to help you understand how you receive payments under the program. It offers suggestions on where to go for help and to get more detailed information.

The information may be of help to you in making a decision to enter training. You should read it carefully to understand fully the range of benefits available.

This pamphlet is a summary of the benefits available under this program. Do not rely on it to determine if you are eligible for education benefits. To receive a formal decision from VA, you must file a claim for benefits.

Congress established this program to attract high quality men and women into part-time service in the Selected Reserve.

The program assists eligible persons to further their education after high school. It provides educational assistance benefits for people enrolled in approved programs of education or training. It is the first such program that does not require service in the active Armed Forces in order to qualify.

ARE YOU ELIGIBLE?

In order to qualify, you must meet the following requirements:

- You must have a 6–year obligation to serve in the Selected Reserve signed after June 30, 1985. If you are an officer, you must agree to serve an additional 6 years in addition to your current obligation.
- You must complete Initial Active Duty for Training (IADT).
- You must meet the requirement to receive a high school diploma or equivalent certificate before you complete IADT.
- You must serve in a drilling Selected Reserve unit and remain in good standing.

Before September 30, 1990, reservists with a bachelor's degree were not eligible for benefits. However, you can become eligible beginning October 1, 1990, by signing a new contract that will result in a 6 year reserve obligation after the date you sign it.

If you enter active duty in the Selected Reserve (AGR, TAR, FTS) after November 29, 1989, you must have been eligible on or before November 29, 1989, in order to remain eligible.

HOW MANY MONTHS OF BENEFITS CAN YOU GET?

You may be entitled to receive up to 36 months of education benefits.

You can get up to 48 months of benefits if you use more than one VA education program. For example, if you used 30 months of your own benefits as a dependent, and are eligible for this program, you could have 18 more months.

HOW IS ENTITLEMENT CHARGED?

You are charged 1 full day of entitlement for each day of full-time benefits paid.

For correspondence and flight training, you use 1 month of entitlement each time VA pays 1 month of benefits. If your full-time rate is $190, and you receive $570 for a correspondence course, you use 3 months.

If you pursue a cooperative program, you use 80% of a month for each month of benefits paid.

For apprenticeship and job training programs, the charge changes every 6 months. During the first 6 months, the charge is 75% of full time. For the second 6 months, the charge is 55% of full time. For the rest of the program, the charge is 35% of full time.

HOW MUCH EDUCATIONAL ASSISTANCE WILL YOU GET?

After you become eligible for the chapter 106 program, you will receive the following monthly rates for periods of school attendance or training:

Rates for Schooling

Monthly Rate		Training Time
Effective 10/1/91	Effective 4/1/93	
$170	$190	Full
$128	$143	Three–Quarter
$ 85	$ 95	One–Half
$ 43	$ 48	Less than One–Half

Rates for Apprenticeship and Job Training

Monthly Rate		Period of Training
Effective 10/1/91	Effective 4/1/93	
$127.50	$142.50	First 6 Months
$ 93.50	$104.50	Second 6 Months
$ 59.50	$ 66.50	Remainder of the Program

- If you take cooperative training, you receive $136 a month effective 10/1/91 and $152 a month effective 4/1/93. Cooperative training is full time only.
- If you take a correspondence course, you receive 55% of the approved charges for the course.
- If you take flight training, you receive 60% of the approved charges for the course. Effective October 1, 1992, you may also receive 60% of the approved charges for solo hours.
- If training is entirely by independent study, the payment is the less than one–half time college rate.

HOW LONG ARE YOU ELIGIBLE?

If you stay in the Selected Reserve, benefits end 10 years from the date you become eligible for the program.

VA can extend your 10–year period if you could not train due to a disability caused by Selected Reserve service.

If you leave the Selected Reserve because of a disability that was not your fault, you can use your full 10 years.

In all other cases, if you leave the Selected Reserve, benefits end on the day you leave.

However, if you leave for acceptable reasons while attending school, VA will pay benefits until the end of the term, quarter, or semester. If your training does not have terms, payments may continue for 12 weeks.

WHAT TRAINING MAY YOU TAKE?

You may receive benefits for a wide variety of training.

You may seek an undergraduate degree at colleges and universities. You may also take independent study courses in combination with resident courses. You may take technical courses for a certificate at a college or university.

If you have a 6–year commitment that begins after September 30, 1990, you may take the following types of training:

- You may take courses leading to a certificate or diploma from business, technical, or vocational schools.
- You may take cooperative training.
- You may work and train in an apprenticeship or job training program offered by a company.
- You may take a correspondence course.
- You may take independent study programs.
- You may take flight training from September 30, 1990, to September 30, 1994. You must have a private pilot license and meet the physical requirements for the desired license before beginning training.

If you would like to study abroad, education benefits are payable *only* for programs leading to a college degree.

A State agency or VA must approve each program offered by a school or company. If you want to know if you may receive benefits for a program, contact your nearest VA regional office.

ARE YOU ELIGIBLE FOR REMEDIAL, DEFICIENCY, AND REFRESHER TRAINING?

You may be able to receive benefits for remedial, deficiency, and refresher courses if you have a 6–year commitment that begins after September 30, 1990. Remedial and deficiency courses must be necessary for pursuit of a program of education. Refresher training is for technological advances that occurred in your field of employment. The change must have occurred during or after your Selected Reserve service. There is an entitlement charge for these courses.

ARE YOU ELIGIBLE FOR TUTORIAL ASSISTANCE?

You may receive a special allowance for individual tutoring performed after September 30, 1992, if you enter school at 1/2 time or more. To qualify, you must have a deficiency in a subject, making the tutoring necessary. The school must certify the tutor's qualification and the hours of tutoring. If eligible, you may receive a maximum monthly payment of $100. The maximum total benefit is $1200. There is no entitlement charged for the first $600 of tutorial assistance. To compute the charge for payments beyond $600, divide the amount paid by your full–time rate for schooling To apply, complete VA Form 22–1990t, Application and Enrollment Certification for Individual Tutorial Assistance. Give it to the certifying official in the office handling VA paperwork at your school to complete.

ARE YOU ELIGIBLE FOR WORK–STUDY?

You may be eligible for an additional allowance under a work–study program. The work–study program allows you to perform work for VA in return for an hourly wage. You may perform outreach services under the supervision of a VA employee, prepare and process VA paperwork, work at a VA medical facility, or other approved activities. You can also work at a Department of Defense or National Guard facility if your work is related to this program. You must train at the 3/4 or full–time rate. The maximum number of hours you may work is 25 times the number of weeks in your enrollment period. Payments will be at the Federal minimum wage or your State minimum wage, whichever is greater. To apply, complete VA Form 20–8691, Application for Work–Study Allowance. Send it to the nearest VA regional office.

ARE THERE RESTRICTIONS ON TRAINING?

There are some restrictions on training. Benefits are *not* payable for the following courses:

- Graduate-level courses.
- Courses paid by the military Tuition Assistance program if you enroll less than 1/2 time.
- Courses you take while receiving a Reserve Officers' Training Corps (ROTC) scholarship.

- Bartending and personality development.
- Any course given by radio.
- Any course or courses taken solely by open–circuit television.
- Self–improvement courses such as reading, speaking, and English as a second language.
- Any course which is avocational or recreational in character.
- Farm–cooperative courses.
- Audited courses.
- Courses not leading to an educational, professional or vocational objective.
- Courses you have taken before and successfully completed.
- Courses taken by a Federal government employee under the Government Employees' Training Act.
- Courses taken while in receipt of benefits for the same program from the Office of Workers' Compensation Programs.

VA must reduce benefits if you are in a Federal, State or local prison after being convicted of a felony.

You may not receive benefits for a program at a proprietary school if you are an owner or official of the school.

If you seek a college degree, the school must admit you to a degree program by the start of your third term.

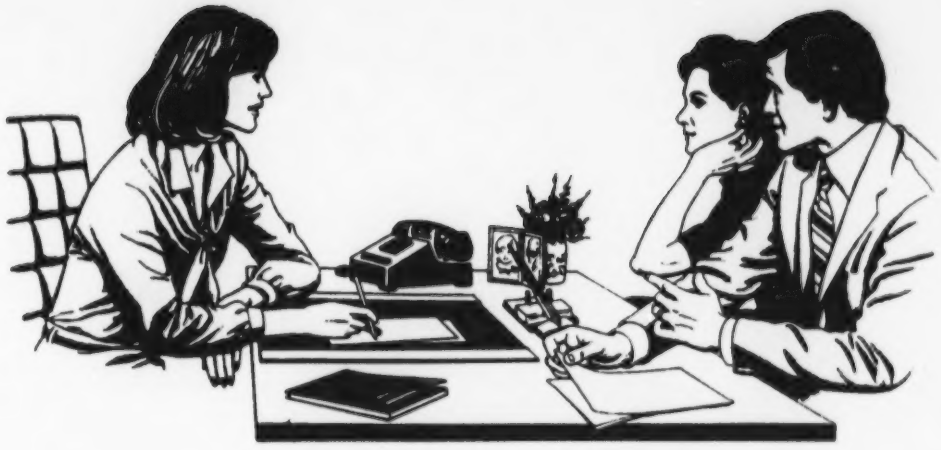
CAN YOU BE ELIGIBLE FOR MORE THAN ONE BENEFIT?

Yes, you can have eligibility under more than one education benefits program. If you do, you must elect which benefits to receive for each program you take. You cannot get payment for more than one program at a time. The benefits are:

- Chapters 30, 31, 32, and 35 of Title 38, U.S. Code;
- Section 903 of the Department of Defense Authorization Act of 1981;
- The Hostage Relief Act of 1980; and
- The Omnibus Diplomatic Security and Antiterrorism Act of 1986.

You cannot use the same period of service to establish eligibility to both this program and the Montgomery GI Bill - Active Duty program (chapter 30).

IMPORTANT: *If you are eligible for more than one benefit, we strongly suggest that you discuss your plans with a VA counselor. The counselor can help you explore the options open to you and plan your program to use your benefits fully.*



IS COUNSELING AVAILABLE?

Counseling is available if you are:

- Eligible for VA educational assistance:
- On active duty and within 180 days of discharge; or
- A veteran within 1 year from the date of discharge.

If you meet one of these qualifications and you request counseling, VA will provide services to help you understand your educational and vocational strengths and weaknesses and to plan:

- An educational or training goal and the means by which you can reach that goal, or
- An employment goal for which you qualify on the basis of your present training and experience. VA can also help you to plan an effective job search.

Contact the nearest VA regional office for more information or to schedule a counseling appointment.

ARE YOU ELIGIBLE FOR VOCATIONAL REHABILITATION?

You may be eligible for vocational rehabilitation under chapter 31 of Title 38, U.S. Code if VA finds you have an employment handicap and:

- You have a service-connected disability or disabilities rated by VA at 20% or more if VA finds you have employment handicap, or
- You have a 10% disability, if VA finds that you have a serious employment handicap.

Vocational rehabilitation helps disabled veterans become independent in daily living and to the extent possible, to select, prepare for, and secure employment that is compatible with their interests, talents, skills, physical capabilities, and goals.

If you are eligible for both chapter 106 and vocational rehabilitation, you should discuss your benefits with a VA counselor. Remember, you must elect one benefit, since you cannot receive benefits under two programs at the same time.

To apply for vocational rehabilitation, complete VA Form 28–1900, Disabled Veterans Application for Vocational Rehabilitation. Send it to the nearest VA regional office.

CAN YOU CHANGE PROGRAMS?

If you change the educational, professional, or vocational objective for which you entered training, VA considers this a change of program. However, VA does not consider any of the following to be a change of program:

- Change in the type of courses needed to attain a vocational objective;
- A change in your educational, professional, or vocational objective following the completion of the immediately preceding program of education; or
- A return to your previous educational, professional, vocational objective following a change in program.

The law permits one change of program without prior VA approval if your attendance, conduct, and progress in the last program were satisfactory. VA may approve additional changes if the proposed programs are suitable to your abilities, aptitudes, and interests.

If you received benefits under another VA benefits program, your first chapter 106 enrollment is not considered a change of program.

MUST YOU MAINTAIN SATISFACTORY ATTENDANCE, CONDUCT, AND PROGRESS?

Once you start receiving benefits, you must maintain satisfactory attendance, conduct, and progress. If you do not meet the standards set by your school, the certifying official must notify VA. VA will stop your benefits if the school reports unsatisfactory attendance, conduct, or progress.

VA may resume benefits if:

- You reenter the same program at the same school; and
- Your school approves your reentry and certifies it to VA.

If you do not reenter the same program at the same school, VA may resume benefits if:

- The cause of your unsatisfactory attendance, conduct, or progress has been removed; and
- The program you intend to pursue is suitable to your abilities, aptitudes, and interests.

WHAT MUST YOU DO TO QUALIFY?

Your unit will give you a Notice of Basic Eligibility, Department of Defense Form 2384 or Department of Defense Form 2384–1, when you become eligible for the program. The unit will also code your eligibility into the Department of Defense personnel system when you become eligible. The DD Form 2384–1 is used for persons who establish eligibility on or after October 1, 1990.

Once you find a program you want, there are 3 important steps.

- FIRST, make sure it is an approved program. If you are not clear on this point, VA will inform you or the school about the requirements.
- SECOND, complete VA Form 22–1990, Application for Education Benefits. Send it to the VA regional office that has jurisdiction over your school or company.

VA will review your application and inform you if anything else is necessary.

- THIRD, If you have started training, take your application and your Notice of Basic Eligibility to your school or employer. Ask them to complete a VA Form 22–1999, Enrollment Certification, and send all the forms to VA.

WHAT SHOULD YOU DO IF YOU DISAGREE WITH A DECISION?

If you disagree with a decision about your basic eligibility, you should contact your unit, National Guard Education Officer, or Army Reserve Education Services Officer. VA does not have authority under the law to reverse eligibility determinations. If your eligibility status is corrected, VA will pay benefits for periods during which you were eligible.

If you are dissatisfied with a decision VA has made about your claim for education benefits, you may appeal that decision. Examples of VA decisions are training time, changes of program, school or course approval, or other non–eligibility issues. You must file an appeal within 1 year of a decision. You may request a personal hearing on your claim.

If you need assistance in filing an appeal, contact the nearest VA regional office or a veterans service organization.

HOW DO YOU RECEIVE MONTHLY PAYMENTS?

If you are eligible, VA will send you a check at the end of each month you attend an approved program. The payment will come directly to you, not to the school

or training establishment unless you requested advance payment. The benefit is *not* a tuition reimbursement. You are responsible for arranging for payment of tuition and fees with the school. VA will normally send your first check within 3 – 5 weeks after the school sends your enrollment information to VA.

The certifying official at your school or company will send the enrollment certification to the appropriate VA regional office. VA will process the certification and determine your eligibility to benefits.

VA will accept your Notice of Basic Eligibility to pay benefits for 120 days after your eligibility date. If your eligibility date is more than 120 days before your training program starts, VA will not approve your claim unless the DOD personnel system shows that you are eligible. Only your reserve component can update the DOD personnel system. VA cannot change your eligibility record.

When VA approves your claim, you will get a letter with details of your benefits.

You will get your first payment within a few days after that letter.

If you are attending college, you will get checks on the first of each month until the ending date of your enrollment. The letter sent before your first check will show your current approved enrollment dates.

If you are taking courses at a vocational or technical school, you will get a monthly verification. Sign the verification to show that you are still in training, and return it to VA. VA will process the verification and release payment.

Persons in apprenticeships or job training programs receive a monthly certification to report the hours worked each month. Sign the certification and give it to the certifying official for the company or union. The certifying official must complete the certification and return it to the appropriate VA regional office. Upon processing, VA will release a check.

Persons taking correspondence courses receive a certification of lessons completed each quarter, i.e., March, June, September, and December. Enter the number of lessons completed during the quarter. Send the certification to the school to enter the number of lessons serviced during the quarter. The school submits the certification to the appropriate VA regional office for processing and release of payment.

VA sends flight schools a supply of blank monthly certifications of flight training. The school completes the certification by entering the number of hours, hourly rate, and total charges for flight training received during a month. Sign the completed certification and send it to VA for processing and release of payment.

The law prohibits schools from cashing VA checks under a power of attorney agreement.

WHAT SHOULD YOU DO IF YOU DON'T RECEIVE A CHECK OR VERIFICATION FORM?

If you are taking courses leading to a college degree at a college or university, you should receive your check by the 5th of the month following training. If you

do not, immediately contact the nearest VA regional office. Explain that you are receiving education benefits under chapter 106 and have not received a check. The person answering the telephone will take the information and forward it to the appropriate VA office for processing.

If you are taking courses leading to a certificate or diploma from a business, technical, or vocational school, you should receive a verification by the 5th of the month following training. If you do not, immediately contact the nearest VA office. Explain that you are receiving education benefits under chapter 106 and have not received your verification. The person answering the telephone will record the necessary information and determine the status of the check.

Whenever you contact VA, have your VA file number readily available.

MAY YOU GO PART–TIME?

If you are unable to attend full time, consider going part time. Benefit rates for part–time training are less than the full–time rate. The entitlement charge for part–time training is less than the charge for full–time training. For example, if you receive benefits for 12 months at full–time, the charge is 12 months. If you receive benefits for 12 months of 1/2 time, the charge is 6 months. VA will pay for less than 1/2–time training if you are not receiving Tuition Assistance for those courses.

CAN YOU GET AN ADVANCE PAYMENT?

You may receive an advance payment for the initial month or partial month and the following month, if:

- You train at 1/2 time or more;
- The school agrees to handle advance payments;
- You request an advance payment in writing; and
- VA receives your enrollment certification at least 30 days before classes start.

VA mails advance payment checks to schools for delivery at registration, but not more than 30 days before classes start. To request an advance payment, ask the school if it will process it. Your request for an advance payment must be on VA Form 22–1999, Enrollment Certification, or a sheet of paper attached to the enrollment certification.

If you receive an advance payment at registration, be sure that the school certifies to VA that you received the check. If you reduce or withdraw from courses during the period covered by an advance payment, you could have an overpayment that VA is required to collect from you.

WHAT ARE YOUR RESPONSIBILITIES?

CHANGES IN ENROLLMENT

If you change your enrollment, immediately tell your school's certifying official. Request the certifying official to notify the appropriate VA regional

office of the change. You should also notify the appropriate VA regional office of the change. If VA does not receive prompt notice of a change, you could be liable for an overpayment of benefits.

NOTE: Employees of schools who process VA forms are *not* VA employees.

CHANGE OF ADDRESS

Promptly notify the appropriate VA regional office of any change in your address. Send your complete new address, including the ZIP Code.

CHANGES IN RESERVE STATUS

If you have a question about your eligibility, contact your unit. Your unit determines your eligibility. VA will pay benefits only if your unit has properly notified VA of your eligibility through the DOD personnel data system. VA cannot change the information it gets from your unit.

Ask your unit to promptly report changes in your reserve status. If you change units or components, make sure both your old and new units properly report the change to VA through your component's eligibility data system.

WHAT HAPPENS IF YOU CHANGE YOUR ENROLLMENT?

If you withdraw from one or more of your courses after the end of the school's drop period, you may have to repay *all* benefits for the course(s). VA will reduce or stop your benefits on the end of the month in which you withdrew.

You may not have to repay the benefits if you show that the change was due to mitigating circumstances. VA defines "mitigating circumstances" as unavoidable and unexpected events that directly interfere with your pursuit of a course and are beyond your control.

Examples of reasons VA may accept are:

- Extended illness;
- Severe illness or death in your immediate family;
- Unscheduled changes in your employment; and
- Lack of child care.

Examples of reasons VA may not accept are:

- Withdrawal to avoid a failing grade;
- Dislike of the instructor; and
- Too many courses attempted.

NOTE: VA may ask you to furnish evidence to support your reason for a change. If a serious injury or illness caused the change, obtain a statement from your doctor. If a change in employment caused the change, obtain a statement from your employer.

The first time you withdraw from up to six credits hours, VA will "excuse" the withdrawal and pay benefits for the period attended. Remember: This only applies to your first withdrawal.

If you receive grades that do not count toward graduation, you may have to repay *all* benefits for the courses. You should check your school's grading policy with the registrar or the office handling VA paperwork. The school may have "nonpunitive grades." VA defines "nonpunitive grades" as those not used to compute graduation requirements. Common examples are:

- An "I" grade for an incomplete which is not made up during the time period required by the school or within 1 year from receipt;
- A "W" grade for withdrawing;
- An "AU" grade for auditing; or
- Any grade the school does not use to compute the GPA (grade point average) or its equivalent.

If you receive a nonpunitive grade, the school will notify VA. Upon receipt of the notice, VA may reduce or stop benefits. You may not have to repay the benefits if you can show that the grades were due to mitigating circumstances.

HOW CAN YOU PREVENT OVERPAYMENTS AND PENALTIES?

OVERPAYMENTS OF EDUCATIONAL ASSISTANCE

An overpayment is an incorrect benefit payment that is more than the correct amount. If you promptly notify VA of changes affecting your benefits, you can prevent or reduce overpayments.

In addition, you should use reasonable judgment when you accept and cash a check. You should carefully read all letters from VA on monthly rates and effective dates of your benefits. If you think a VA check is wrong, contact VA *before* cashing the check. Return any checks for too much money to VA.

If you cash a check for the wrong amount, *you will be liable for repayment of the resulting overpayment.*

UNSATISFACTORY PARTICIPATION IN THE SELECTED RESERVE PENALTY

If you do not participate satisfactorily in the Selected Reserve, your eligibility ends. Your component can require that you pay a penalty based on a portion of payments you have received. You can avoid this by following all requirements for satisfactory reserve participation.

WHAT HAPPENS IF YOU HAVE AN OVERPAYMENT OR PENALTY?

VA OVERPAYMENTS

VA must take prompt and aggressive action to recover overpayments. You have the right to request a waiver of the overpayment or verification that the amount is correct. If an overpayment is not repaid or waived, VA may take the following actions if you do not promptly repay a debt.

- Add interest and collection fees to your debt.
- Withhold future benefits to apply to your debt.
- Refer your debt to a private collection agency.
- Recover the debt from your Federal income tax refund.
- Recover the debt from your salary if you are a Federal employee.
- File a lawsuit in Federal court to collect the debt.
- Withhold approval of a VA home loan guarantee.

RESERVE PENALTIES

Your reserve component will act to collect penalties caused by unsatisfactory participation in the reserve.

WHERE TO GO FOR HELP?

For forms and information, the following offices or representatives can assist you:

- Any VA regional office;
- Any VA office or Vet Center;
- Local representatives of veterans organizations; or
- Reserve Education and Incentives Officers.
- American Embassies or Consulates, if you reside in a foreign country (except the Republic of the Philippines).

Consult a telephone directory under United States Government, Department of Veterans Affairs, or Veterans Administration, for the telephone number of the office nearest you. Toll–free telephone service is available in all 50 states, Puerto Rico, and the U. S. Virgin Islands. Call 1–800–827–1000.

To assure that accurate information and courteous responses are given to the public, VA supervisory personnel occasionally monitor telephone calls. No record is kept of the caller's name, address, file number, or telephone number.

VA also administers a program for reservists who are training in certain health care programs. The program is called the Reserve Member Stipend Program. For more information on this program, contact the VA medical center nearest you.

To obtain information on other sources of assistance, contact the financial aid office at your school.

RESCISSION: VA Pamphlet 22–90–3, dated October, 1991

Department of Veterans Affairs
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